

INTRODUCTION OF A JOINT RESOLUTION PROVIDING FOR CONGRESSIONAL DISAPPROVAL UNDER CHAPTER 8 OF TITLE 5, UNITED STATES CODE, OF THE RULE SUBMITTED BY THE OFFICE OF THE COMPTROLLER OF THE CURRENCY RELATING TO "NATIONAL BANKS AND FEDERAL SAVINGS ASSOCIATIONS AS LENDERS"

### HON. JESÚS G. "CHUY" GARCÍA

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Friday, March 26, 2021

Mr. GARCÍA of Illinois. Madam Speaker, I rise today to introduce this joint resolution to repeal the OCC's so-called "True Lender Rule."

Predatory loans trap working families into cycles of debt they can't pay off, and the Trump Administration's True Lender Rule helps lenders get around state laws that protect consumers. Just this week my state of Illinois enacted a law that caps interest rates on consumer loans at 36%, but my constituents won't be fully protected until the True Lender Rule is repealed.

People are more vulnerable than ever to predatory loans as they struggle to make ends meet due to the economic crisis caused by the COVID pandemic. Congress should act quickly to repeal this flawed rule that undermines important safeguards set by state governments like mine.

HONORING CRYSTAL MARTIN AS THE 2020 WOMAN OF THE YEAR

### HON. MIKE THOMPSON

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Friday, March 26, 2021

Mr. THOMPSON of California. Madam Speaker, I rise today to honor Crystal Martin, whom I have named the 2020 Woman of the Year in Lake County, California. Woman of the Year recognizes women who have made important contributions to California's 5th Congressional District in Arts and Culture, Professional Achievement, Entrepreneurship and Innovation or Community Service.

Born in Fayetteville, North Carolina, Ms. Martin is well known across our district for her interest and engagement in several fundraising events in Lake County, as well as her exceptional work in the Lake County District Attorney's Office. She is also a devoted wife and mother and she takes great pride in her family.

In 2016, inspired by the generosity of women in her community, Ms. Martin co-founded the "100+ Women Who Care" in Lake County. Currently, the organization consists of approximately 150 women and has raised more than \$200,000 for non-profit groups, 100 percent of which goes directly to the chosen non-profits in the Lake County area.

Crystal works as the Lake County District Attorney's Victim-Witness Program Administrator as an advocate for victims. Her skills have allowed many victims of violence to continue their journeys to healing and reconcili-

ation by ensuring that their offenders have been brought to justice. Ms. Martin has also helped many victims of violence navigate the sometimes-overwhelming criminal justice system. Always committed to protecting and supporting the interests of those for whom she advocates; Ms. Martin has helped victims navigate their difficult experiences.

Madam speaker, Ms. Crystal Martin is a dedicated advocate who has devoted her life to helping members of our community. It is therefore fitting and proper that we honor her here today as Lake County's 2020 Woman of the Year.

### INTRODUCTION OF THE FAIR PAY ACT OF 2021

### HON. ELEANOR HOLMES NORTON

OF THE DISTRICT OF COLUMBIA

IN THE HOUSE OF REPRESENTATIVES

Friday, March 26, 2021

Ms. NORTON. Madam Speaker, March 24th was Equal Pay Day, which marked the number of additional days a woman must work to earn what a man earned the prior year. The 1963 Equal Pay Act (EPA), the first of the great civil rights statutes of the 1960s, has grown creaky with age and needs updating to reflect the new workforce, in which women work almost as much as men.

What maybe the best case for a stronger and updated EPA occurred in the Congress in 2003, when female custodians in the House and Senate won an EPA case after showing that female workers were paid a dollar less per hour for doing the same or similar work as males. Had those women not been represented by their union, they would have had an almost impossible task in using the rules for bringing and sustaining an EPA class action lawsuit.

My own experience as the first woman to chair the U.S. Equal Employment Opportunity Commission afforded me the opportunity to enforce the EPA. However, if women are to get equal pay, they need the Fair Pay Act (FPA). I again introduce this bill on behalf of the average female worker, who is often first steered to, and then locked into, jobs with wages that are deeply influenced by the gender of individuals who have traditionally held such jobs. Much of the wage inequality women experience today is because of employer-steering and deeply rooted wage stereotypes, which result in wages paid according to gender and not according to the skill necessary to do the job. I introduce the FPA because the pay disparity most women face today stems mainly from the segregation of women and men in different jobs and paying women in female-dominated jobs systematically less. Two-thirds of white women and three quarters of African-American women work in just three areas: sales/clerical, service and factories. We need more aggressive strategies to break through the societal barriers present throughout history the world over, as well as employer-steering based on gender, which is as old as paid employment itself.

The FPA would require that if men and women are doing comparable work, they must be paid comparable wages. If a woman, for example, is an emergency services operator, a female-dominated profession, she should not be paid less than a fire dispatcher, a male-

dominated profession, simply because each of these jobs has been dominated by one gender. If a woman is a social worker, a traditionally female occupation, she should not earn less than a probation officer, a traditionally male job, simply because of the gender associated with each of these jobs.

The FPA would not tamper with the legal burden. Under the FPA, as under the EPA, the burden would be on the plaintiff to prove discrimination. The plaintiff must show that the reason for the disparate treatment is gender discrimination, not legitimate market factors.

Remedies to achieve comparable pay for men and women are not radical or unprecedented. State governments, in red and blue states alike, have shown that it is possible to eliminate the part of the pay gap that is due to discrimination. Twenty state governments have adjusted wages for female-dominated professions, raising pay for teachers, nurses, clerical workers, librarians, and other female-dominated jobs that paid less than comparable male-dominated jobs. Minnesota, for example, implemented a pay equity plan when it found that traditionally female jobs paid 20 percent less than comparable traditionally male jobs. There may well be some portion of the gender wage gap that is traceable to market factors, but 20 states have shown that you can tackle the gender discrimination-based wage gap without interfering in the market system. States generally have closed the wage gap over a period of four to five years at a one-time cost of no more than three to four percent of payroll.

In addition, many female workers routinely achieve pay equity through collective bargaining, and countless employers provide it on their own as they see women shifting out of vital female-dominated occupations as a result of the shortage of skilled workers, as well as because of the unfairness to women. Unequal pay has been built into the way women have been treated since Adam and Eve. To dislodge such deep-seated and pervasive treatment, we must go to the source, the traditionally female occupations, where pay is linked with gender and always has been.

I urge my colleagues to support this bill.

### IN RECOGNITION OF RACHEL SANDERS

### HON. JOHN JOYCE

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

Friday, March 26, 2021

Mr. JOYCE of Pennsylvania. Madam Speaker, I rise today to congratulate Rachel Sanders on receiving the Outstanding COVID-19 Care Award from the Greater Chambersburg Chamber of Commerce.

Rachel is a Physician Assistant in the Critical Care Unit at WellSpan Chambersburg Hospital. Amid the COVID-19 pandemic, Rachel has worked tirelessly to care for some of the sickest patients in the hospital. Her dedication to the patients and their families is evidence of her compassion and dedication. Going above and beyond, Rachel has often used her personal technology to help patients communicate with their families that are unable visit due to COVID-19 protocols.

Rachel exhibits true dedication, compassion, and professionalism to the patients of